What is claimed is:

1. An electronic journal preparation system comprising:

a face image pick-up portion for picking up a face image of a customer by a fixed camera;

a card embossed image pick-up portion for picking up a card embossed image from a bank card when said customer inputs said bank card;

a customer transaction data image processing portion for forming an image regarding customer transaction data;

a journal data synthesizing portion for synthesizing a journal data by assembling said face image picked up by said face image pick-up portion, said card embossed image picked up by said card embossed image pick-up portion, and said customer transaction data image picked up by said customer transaction data image processing portion; and

a journal data storing portion for storing said journal data synthesized by said journal data synthesizing portion into an electronic recording medium provided in the electronic journal preparation system.

2. An electronic journal preparation system according to claim 1, wherein said journal synthesizing portion adds character data to a header portion of said journal data.

3. An electronic journal preparation system according to claim 1, wherein said journal synthesizing portion inserts a watermark into said customer transaction data.

4. An electronic journal preparation method comprising the steps of:

picking up a face image of a customer by a fixed camera in an electronic journal

preparation system (step 1);

picking up a card embossed image from a bank card when said customer inputs said bank card (step 2);

forming an image of customer transaction data (step 3);

synthesizing said face image, said card embossed image, and said customer transaction data image into journal data (step 4); and

storing said journal data into an electronic recording medium provided in the electronic journal preparation system (step 5).

5. An electronic journal preparation method according to claim 4, wherein, in said step 4, character data of said customer transaction data is added to a header portion of said journal data.

6. An electronic journal preparation method according to claim 4, wherein, in said step 4, a watermark data is inserted in said journal data.

7. An automatic teller machine which uses an electronic journal preparation system according to claim 1.

8. An unmanned contracting machine which uses an electronic journal preparation system according to claim 1.

9. A counseling terminal which uses an electronic journal preparation system according to claim 1.